

# Spirit

JANUARY 2010



## MISSION STATEMENT

We, the employees and volunteers of the Spirit of America Federal Credit Union, are the foundation for its success.

As a team we will work together to understand, support and serve our members with the best solutions to meet their needs while maintaining and continuing the solid credit union financial structure.

Our innovative efforts and focus on meeting members' needs will create a positive relationship for all those involved and will result in continued growth and success for your Spirit of America Federal Credit Union.

## 2010 ANNUAL MEETING

Mark your calendar and plan to "Catch the Spirit" at the Spirit of America FCU 2010 Annual Meeting. Join us for brunch, awards, and entertainment followed by Board of Director elections.

If you've never been to an annual meeting, we invite you to come hear what your credit union has accomplished over the past year and learn what is in store for the coming year.

**Tickets Available at the Credit Union**

Saturday, February 27<sup>th</sup>

Hillcrest Country Club - 9491 "O" St. Lincoln, Nebraska

### BRUNCH BUFFET

10:00 A.M. TO 11:00 A.M.

apple or orange juice, fruit bowl, sausage souffle, ham and egg bake, french toast casserole and coffee or milk

### FOLLOWED BY:

11:00 A.M. - 12:30 P.M.

"Sky Lark" - Performing Classic American Popular Songs

"Adam White Comedy Magic" for the kids  
Legislative Update

Business Meeting & Director Elections

### TICKETS \$10 PER PERSON

Available at the Credit Union  
Attendees at the meeting can choose from a \$5 refund, or donate the \$5 to the Children's Miracle Network or Political Action Committee (Actual meeting /meal cost \$5)

## Catch the Spirit OF LEADERSHIP



### Volunteer-Lead Your Credit Union

*Interested in helping shape the future of your credit union?*

Elections will be held at the 2010 Annual Meeting to fill two seats on the Board of Directors, each for a 3-year term. The positions are open to all members in good standing as of December 31, 2009.

Interested? Call Rhonda Litt at 402-467-1102 or any Nominating Committee member for an information packet.

## Welcome Baby Braelyn



Braelyn is the three month old daughter of employee Heather and husband Jake.

## eBranch is Better Than Ever

Now you have the ability to transfer funds from one financial institution to another!

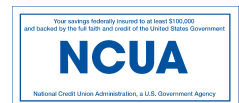
Check us out online: [www.spiritofamericafcu.org](http://www.spiritofamericafcu.org)

**SPIRIT OF AMERICA**  
FEDERAL CREDIT UNION



325 N. 52nd Street • PO Box 5556 • Lincoln, NE 68505-0556  
(402) 467-1102 • (800) 998-2519 • Fax: (402) 467-3293

ATMs: 325 N. 52nd Street • 1st Floor Federal Building  
Department of Homeland Security breakroom in the Highlands and Star Building  
CALL-24 Telephone Teller: (888) 565-3531



Sharing the American Dream

## SCHOLARSHIP CONTEST: \$2,850 TO BE AWARDED



"How do members profit by using their credit union?" is the 500-word essay topic of this year's Credit Unions for Higher Education Scholarship Contest.

The contest is open to members who are high school seniors, college or trade school students and will be either full or part-time students for the academic year 2009-2010.

Stop by your credit union office for a list of scholarship contest rules and how to enter.

**1<sup>st</sup> Place \$1,500**

**2<sup>nd</sup> Place \$800**

**3<sup>rd</sup> Place \$550**

**ENTRY DEADLINE: FRIDAY, MARCH 26, 2010**



## Fiesta of Savings

**WE'VE LOWERED LOAN RATES BY**

**UP TO 1.00% APR\***

It might be cold outside, but loans are heating up at your credit union! Come in and get the loan you need with a reason to celebrate - an amazing rate from people you trust.



\*Offer good 01/25/10 - 03/05/10 with approved credit. Offer excludes student loans, overdraft protection or share/certificate secured loans. Minimum loan amount \$3,500. New money loans only. Includes .25% for having a second credit union loan and .25% for having your loan on automatic payments.

**CALL WHILE OUR RATES ARE HOT!**

**402-467-1102  
800-998-2519**

## CO-OP NETWORK

**Nationwide Network of No-Fee ATMs**

To find no-fee ATMs near you:

**Call 1-888-748-3266**

or use the "ATM Locator" at  
**[www.co-opnetwork.org](http://www.co-opnetwork.org)**

**MORE THAN  
25,000  
ATMS IN  
THE U.S. &  
CANADA**

### HOLIDAY CLOSINGS

MARTIN LUTHER KING JR. DAY - JANUARY 18<sup>th</sup>  
PRESIDENTS DAY - FEBRUARY 15<sup>th</sup>

### ATTENTION CALL-24 USERS:

To access your credit union via an automated teller 24-Hours a day by telephone, please call 1-888-565-3531.

The local phone number will soon be discontinued - please switch to using the toll-free number above.

## CREDIT UNION YOUTH WEEK

**April 19-25**

Watch the mail for more information and  
"Get in the Savings Game at the Credit Union."

## Did You Know We've Just Gotten Closer To Work and Home?

Whether you are traveling across the country or just around the corner, you're always near a credit union branch. Credit Unions in our local area and across the nation have taken convenience to a new level by creating a shared network of branches that are available to you wherever you go. Visit one of the following Shared Branching locations in Lincoln:

**NEBRASKA STATE EMPLOYEES CU**  
330 South 16th Street

**LIBERTY ALLIANCE FCU**  
700 VanDorn Street Suite 1

**LIBERTY FIRST CU (with Saturday Hours)**  
5101 North 27th Street  
6001 South 56th Street  
501 N 46th Street

Or to find a location near you, no matter where in the U.S. you might be, call 800-919-CUSC or visit [www.cuservicenetwork.com](http://www.cuservicenetwork.com)

### COVERDELL EDUCATION SAVINGS ACCOUNT A smart way to help pay for college.

You may be able to save up to \$2,000 per child per year in a Coverdell Education Savings Account (ESA). Make contributions with after-tax dollars, and your earnings grow tax-free if used for qualified expenses. And that includes not only money for college, but for K-12 and private school expenses as well -- everything from books to computers. Certain income limits apply. To learn more, talk with our IRA Department today at 402-467-1102.

Not intended to provide tax advice. Contact a tax professional.  
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## CENTENNIAL LENDING

Check out "What's New" at [www.spiritofamericafcu.org](http://www.spiritofamericafcu.org) to learn more about your Credit Union's new mortgage loans available through a new partnership with Centennial lending.

Because Centennial Lending is owned and operated by Credit Unions, you can count on us to provide the kind of outstanding service you could only expect from a Credit Union. We know that selecting a trusted lender comes down to more than just an interest rate. Our loan officers understand that flexible rates and terms are just the beginning! We'll get to know you as more than just a number so we can offer beneficial advice and guide you to an appropriate financial solution.

Count on Centennial Lending for:  
Local Underwriting • Local Decisions  
Local Servicing • Credit Union Service  
Visit Centennial Lending on our website for details.

## Home & Family Finance

At Your Fingertips at [www.spiritofamericafcu.org](http://www.spiritofamericafcu.org)

Now available on our website - Home & Family Finance. Visit Home & Family Finance for free personal finance information or assistance with vehicle loans, credit, retirement, housing, small business, savings and investing and much more.

You will find Consumer Financial News, calculators, surveys and even a Financial Fitness Challenge -- all aimed at helping you improve your personal finances.

Your Credit Union is here to serve our members and help you successfully achieve your financial dreams!

## E-STATEMENTS

Go green and switch to E-Statements instead of receiving a paper statement. Not only will you leave a smaller footprint on the environment, but by utilizing E-Statements, you will receive access to your statement sooner and protect yourself from would-be identity thieves who could target your mailbox.

For more information, log onto the credit union's website at [www.spiritofamericafcu.org](http://www.spiritofamericafcu.org) and view a narrated video explanation of this service.

**It's easy. It's convenient.  
It's Green. It's FREE.**



# SCAM ALERTS !!!

## LOCAL DEBIT/CREDIT CARD SCAM

Reports have been surfacing from local credit union members who have received text messages telling them their card has been deactivated. The message, which claims to be from a credit union, instructs them to call a toll free number to reactivate their card at which time they are asked for their card number. The members who have followed these instructions are reporting unauthorized transactions on their cards.

Local law enforcement is working to have the phone number shut down, but in the meantime is encouraging members not to give out their card numbers to anyone unless completely confident of who they are dealing with.

## DEBIT/CREDIT CARD SECURITY CODE SCAM

A new scam has surfaced aimed at obtaining the three digit security code on the back of consumers credit/debit cards. Victims receive a call from someone claiming to be from Visa or Mastercard. The caller claims there has been unusual activity on your card and asks to confirm that you have the card in your possession by telling them the three-digit security code on the back of your card. (In these instances, the caller already had obtained the card number, expiration date, etc. - possibly stolen from you through other fraudulent activity. The fact that the caller does NOT request the card number, fools many victims into thinking it is safe to provide the code). Once the code is provided to the caller, they are free to make fraudulent transactions on your card.

## Want Your Tax Refund Faster?

Use IRS Direct for safe, easy and fast direct deposit of your refund into your credit union account. Use the appropriate line under "Refund" on Form 1040 and enter the Spirit of America FCU routing number (3049 8249 7).

Or use IRS Form 8888 to split your refund between up to three different accounts.

## WE'LL PAY YOU to Have Your Checking Account at the Credit Union

New in 2010, your credit union Board of Directors will begin declaring dividends on checking accounts that meet specific predetermined criteria.

- Have direct deposit of your pay or retirement check
- Use eStatements
- Have six or fewer ATM debit transactions each month
- Use your VISA Check Card for twenty or more debit/credit transactions each month.

Is your checking account not at your credit union? Now's the time to change in these tough economic times when other financial institutions are increasing their fees and monthly charges. Your credit union is a financial cooperative, not for profit, owned by our members and democratically controlled. Call us for additional information on our checking accounts and other low or no cost services.

## Don't Keep Us Your Best Kept Secret.



**Love your credit union?  
Don't keep it a secret!**

We put ownership in our member's hands.

Send your family, friends, and loved ones in today to open an account.

For each person you refer that opens a new account:

### YOU RECEIVE

- \$10 gas card or \$10 into your account

### THEY RECEIVE

- \$25 for opening an account
- \$25 for establishing a direct deposit within 60 days
- \$25 for applying and being approved for a new loan!

*Friends Don't Let Friends Bank Anywhere Else!*